AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A data and mobile telephony telecommunication open virtual secure crosscheck-link communication service channel system ~~adapted~~ configured to provide a further level of coding to access code data regarding security data to enter servers for services, money, and commerce transactions, comprising:

at least one gateway server system, having communication connecting input interfaces to at least one of hardware, firmware, and software connecting any data and telecommunication network operator;

an output communication interface from said gateway server system connecting said data and telecommunication networks to said open secure cross-link channel system;

an interface connecting subscribers to a mobile telephony device to said data and telecommunication operators, to said open secure cross-link channel system, said subscribers devices for communication having at least one identity to access said open secure cross-link channel system;

a memory space in said gateway server system for every subscriber, said memory space comprising at least all information regarding said access code data, said memory space being associated to said identity;

at least one point for performing said transactions by providing said access code data to said gateway server;

wherein ~~performing~~ a crosscheck is performed in said gateway~~, checking~~ to check if data belonging to said subscriber in said memory space is correct by calling the identity and thus said mobile telephony device associated to said memory space; and

wherein if the subscriber to said identity and said crosschecked memory space data, having provided said access code data, the transaction at said at least one point is granted if said subscriber grants the call and thus the transaction by returning a predetermined signal via said mobile telephony device.

2. (Currently Amended) An open secure cross-link channel according to claim 1, wherein said type of transaction is performed by utilizing at least one of a bank card, shopping card, petrol card, and credit card~~, and the like~~ together with said mobile station, wherein other card information is stored in said memory space.

3. (Currently Amended) An open secure cross-link channel according to claim 1, wherein said type of transaction is performed by a PC or ~~like~~ other computerized device.

4. (Original) An open secure cross-link channel according to claim 1, wherein said identity is the telephone number to said mobile phone or other identity uniquely identifying the called mobile phone.

5. (Original) An open secure cross-link channel according to claim 1, wherein said memory space in addition to said access code data comprises allowed currency limit and other restricting data for ordering said services.

6. (Currently Amended) An open secure cross-link channel according to claim 1, wherein said call belongs to at least one of the following categories: voice, SMS, MMS, and data, and ~~that~~ the call, and wherein transaction is granted by entering and transmitting the signal of a predetermined PIN code.

7. (Currently Amended) A method in a data and mobile telephony telecommunication system providing an open virtual secure crosscheck-link communication service channel ~~adapted~~ configured to apply a further level of coding to access code data regarding security data to enter servers for services, money, and commerce transactions, comprising:

having communication connecting input interfaces to at least one gateway server system, to at least one of hardware, firmware, and software connecting any data and telecommunication network operator;

connecting said data and telecommunication networks to said open secure cross-link channel system through an output communication interface in said gateway server system;

connecting subscribers to mobile telephony devices to said data and telecommunication operators, to said open secure cross-link channel system, said subscribers devices for communication having at least one identity to access said open secure cross-link channel system;

storing in a memory space for every subscriber in said gateway server system, said memory space comprising at least all information regarding said access code data, said memory space being associated to said identity;

performing through at least one point said transactions by providing said access code data to said gateway server;

performing a crosscheck in said gateway, checking if data belonging to said subscriber in said memory space is correct by calling the identity and thus said mobile telephony device associated to said memory space; and

if the subscriber to said identity and said crosschecked memory space data, having provided said access code data, the transaction at said at least one point is granted if said subscriber grants the call and thus the transaction by returning a predetermined signal via said mobile telephony device.

8. (Currently Amended) A method according to claim 7, wherein said type of transaction is performed by utilizing at least one of a bank card, shopping card, petrol card, and credit card, ~~and the like~~ together with said mobile station, said cards bearing the password, wherein other card information is stored in said memory space.

9. (Currently Amended) A method according to claim 7, wherein said type of transaction is performed by a PC or ~~like~~ other computerized device.

10. (Original) A method according to claim 7, wherein said identity is the telephone number to said mobile phone or other identity uniquely identifying the called mobile phone.

11. (Original) A method according to claim 7, wherein said memory space in addition to said access code data comprises allowed currency limit and other restricting data for ordering said services.

12. (Currently Amended) A method according to claim 7, wherein said call belongs to at least one of the following categories voice, SMS, MMS, data, and ~~that~~ the call, and wherein the transaction is granted by entering and transmitting the signal of a predetermined PIN code.

13. (New) The open secure cross-link channel according to claim 1, wherein the further level of coding is provided on a network separate from said servers for services, money, and commerce transactions.

14. (New) The open secure cross-link channel according to claim 1, wherein the crosscheck-link communication service channel is configured to interface, and perform at least two levels of verification between, at least two of: said servers, bank transaction and card operators, telecommunications operators, and data communication operators.

15. (New) The open secure cross-link channel according to claim 1, wherein the further level of coding is provided between the mobile network and transaction network.

16. (New) The open secure cross-link channel according to claim 1, wherein the further level of coding is provided independent of a first level of coding, the first level of coding being needed to enter servers for services, money, and commerce transactions.

17. (New) An open virtual secure crosscheck-link communication service channel system, comprising:

at least one gateway server connected to at least one external network used to process transactions;

a database operably connected to said gateway server, the database comprising information regarding access code data for accessing the at least one said external network, the information being associated with identities of users using the secure crosscheck-link communication service channel system; and

an interface connecting said users to said secure crosscheck-link communication service channel system;

wherein at least first and second verifications are independently performed when a transaction is attempted, the first verification being preformed by an appropriate one of the at least one external network,

wherein at least the second verification is performed by the crosscheck-link communication service channel system in connection with the information stored in the database and a user-provided input, and

wherein the transaction is approved when the at least first and second verifications are satisfied.